

Beneficiary's Response to NOI

I, Rachael Onyeweliehi Lucky, being the Beneficiary in this case do hereby respond to the issues raised in the Notice of Intent to Deny as follows:

Responses to bullet point1 and 2 on page 2; I did not attend my husband's funeral nor plan the funeral because my husband's sister insisted that she doesn't want me to come for the funeral and that if do come, she will cause a scene and disrupt the funeral since my husband did not introduce me to the family. It was her sister that was contacted after the incidence that led to his death as her number was on his driver's license emergency which was issued to him on 01-03-2020 which was before we got married. I respected my husband by making sure his funeral was peaceful.

My husband left our matrimonial home after a heated argument over his use of drug at home in the presence of our little children about nine days before he died. That was the third time he stormed out of the house after we argued over his use of drug at home. When he leaves the house he turns off his phone so that I cannot reach him, and he will not call me. On two previous times he left the house, he did not come back home and will go to work from there and call about tweeks to tell me he is at work as well as apologize. On this third occasion, he turned off his phone again and I couldn't reach him only to find out after about 10 days later that he died as a result of drug (Methamphetamine) overdose.

Response to bullet point 3 and 4 on page 2; the reason my husband's death certificate has "Never Married" as his marital status and my name not included in the death certificate was because her sister was the person who reported the death and for reasons best known to her did not give accurate information to the registrar.

I have however, filed with the supreme court for the order of the correction/amendment of the death certificate and the hearing date has been set for March 29, 2022. Attached are copies my court filings including hearing schedule.

Response to bullet point 5 on page 2; The birth certificate of my child born in 2020 is attached to this letter.

Response to bullet point 6 on page 2, Rental payment of our apartment are usually made by

money order as against check so as to guide against overdraft to our account.

The reason I submitted 2020 lease and not 2021 is because our lease was renewed in August 2021 after he passed.

Response to bullet point 7 on page 2; Attached are some Georgia Power Utility bill paid.

Bullet point 8 on page 2; statement of Account from our Wells Fargo Bank is attached to the letter.

Bullet point 9 on page 2; We had limited family pictures or events attended because my husband was a CDL Driver and was always out of state before the covid started and all social gathering was stopped due to lockdown.

Bullet point 10 on page 2; Our limited Joint account was as a result of the fact that I did not have social security number and my work authorization document was approved on June 24, 2021, about two months after my husband's demise.

Bullet point 1 on page 3; Our relationship was more of love at first sight. We connected the first time we met and shortness of time me having a child was never an issue between my late husband and me.

Bullet point 2 on page 3; Shortly after we got married, there was COVID shutdown, and all schools were closed only to open virtually in early 2021. Besides my late husband was a Trucker and on the road most of the time.

Today the 22nd day of February 2022

Rachael Lucky

Before me _____

Notary Public